

B/Pars

82-89106

## ROUTING AND RECORD SHEET

SUBJECT: (Optional)

Credit Union News Highlight

82-2728

FROM:		EXTENSION	NO.
TO: (Officer designation, room number, and building)		DATE	DATE
		RECEIVED	FORWARDED
1J-33, Hqts.			12 November 1982
1. [ ]		15 NOV 1982	OFFICER'S INITIALS
5E-58, Hqts.			COMMENTS (Number each comment to show from whom to whom. Draw a line across column after each comment.)
2. [ ]			Please review.
7D-24, Hqts.			MSM
3. [ ]			-OK
4. [ ]			1-2
5. [ ]			1. Pls call Julia for hand carry.
6. [ ]			
7. [ ]			Orig. returned to HQ FCC 15 NOV
8. [ ]			
9. [ ]			
10. [ ]			
11. [ ]			
12. [ ]			
13. [ ]			
14. [ ]			
15. [ ]			

STAT

STAT

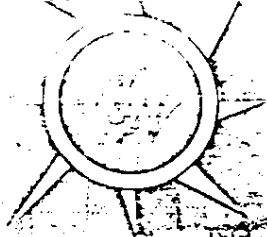
STAT

STAT

STAT

STAT

82-2728



**credit union**

# NEWS HIGHLIGHTS

LOW COST LOANS • LOAN COUNSELING  
INSURED LOANS • LIBERAL DIVIDENDS • UP-TO-DATE INFORMATION



## YOU CAN'T AVOID THE DRAFT ^ SHARE

PLEASE SEE REVERSE

**NCUA**

### MAIN OFFICE

Washington, D.C. 20543  
Phone: 202-351-7000  
Toll-free: 1-800-541-7000  
Telex: 510000  
Fax: 202-351-7000

Director  
Vice President  
Regional Offices

1000 14th St., N.W.  
Washington, D.C. 20543  
Phone: 202-351-7000

### BRANCH OFFICES

Atlanta, Ga.  
Boston, Mass.  
Dallas, Tex.  
Denver, Colo.  
Detroit, Mich.  
Houston, Tex.  
Los Angeles, Calif.  
Miami, Fla.  
Minneapolis, Minn.  
New York, N.Y.  
Philadelphia, Pa.  
Portland, Ore.  
San Francisco, Calif.  
Seattle, Wash.  
St. Louis, Mo.  
Tampa, Fla.  
Wash. D.C.

Branches in  
all 50 states  
and the District  
of Columbia  
and Puerto Rico  
and U.S. Possessions

Branches in  
all 50 states  
and the District  
of Columbia  
and Puerto Rico  
and U.S. Possessions

# You can use them every day.

Now with a Share Draft Account...use the credit union everyday for EIGHT GREAT REASONS:

**1** No monthly service charge or transaction fees. Not even a minimum balance to fuss about. It's simply another no-cost service from your credit union.

**2** And it's so easy. Sign some forms, tell us how you want your drafts printed. From then on we back you up with financial services — the credit union way — every single day.

**3** The really big news...is **DIVIDENDS**. With Share Drafts, you can earn dividends on the spending dollars you don't spend. We pay dividends on the unused balance that remains in your account throughout the

dividend period, just like your regular share account.

**4** Our popular direct deposit feature lets you send your pay check (or have your employer send it) straight to the credit union. Social Security or retirement checks, too. Then everything is instantaneous, convenient, automatic.

**5** You'll really like the automatic carbonless copies of each draft you write. No more waiting 'til month-end to have an exact record of your every financial transaction. And no need to keep track of cancelled drafts — the originals are stored for you.

**6** Monthly statements, too, will document all your share draft activity with a list of drafts cleared, the amounts and dates. You'll see your monthly balance... and...the amount you've earned in dividends.

**7** For those who qualify, the special overdraft privilege provides automatic back-up funds when you're low.

**8** Share drafts, only from credit unions, are popular with members all across the country. Retailers, too, know the credit union name means something special. And so do you. The more you use us, the stronger we grow... and the more we can do for you. So sign up for a Share Draft Account. And start to use the credit union... everyday!

